

## UNITED STATES BANKRUPTCY COURT

EASTERN District of MICHIGAN

In re Jeffrey R. Tarsha  
 Karri L. Tarsha  
 Debtor

Case No. 12-50014

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to §1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PHH Mortgage Corporation

Court claim no. (if known): 11

Last four digits of any number  
 you use to identify the debtor's  
 account:

xxxxxx9290

Date of payment Change: 10/1/2013

Must be at least 21 days after date of  
this notice

Property address: 901 Bradish St Unit 25, Adrian MI 49221-3793

New total payment: \$938.14

TT# 403341B02

Principal, interest, and escrow if any

**Part 1: Escrow Account Payment Adjustment**

Will there be a charge in the debtor's escrow account payment?

☐ No

☒ Yes. Attached is a copy of the escrow account statement, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$176.38

New escrow payment: \$186.30

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's Variable-rate note?

☒ No

☐ Yes. Attached is a copy of the rate change notice, prepared according to applicable nonbankruptcy law. Describe the basis for the change. If a notice is not attached, explain why:

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$

New principal and interest payment: \$

**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attached is a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☐ I am the creditor.

☐ I am the creditor's authorized agent.

(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

☒

/s/

Signature

Date

5/15/2013

Print:

Adam Reatherford P70827

Title

Attorney for PHH Mortgage Corporation

First Name

Middle Name

Last Name

Company

Trott & Trott, P.C.

Address

31440 Northwestern Hwy Ste 200

Number

Street

Farmington Hills MI 48334-5422

City

State

Zip Code

Contact Phone

248.642.2515

Email

EasternECF@trottlaw.com



Mortgage Service Center  
P.O. Box 5452  
Mt. Laurel, NJ 08054-5452

## Your annual escrow statement

April 22, 2013

0000134 NK 4650 RE CB  
JEFF R TARSHA  
901 BRADISH ST #25  
ADRIAN, MI 49221  
|||||

Loan number: 9290

### Questions?

Visit us at  
[www.MortgageQuestions.com](http://www.MortgageQuestions.com)  
Call toll free 1-888-418-0364  
Fax 1-856-917-8300

**Your current monthly  
mortgage payment**  
as of 04/22/2013

\$928.22

### Your escrow account balance

Your projected balance on September 30, 2013	187.25
Your required balance on September 30, 2013	359.55
<b>Your escrow account shortage</b>	<b>\$78.19</b>

### Your escrow account has a shortage

Your escrow account has a shortage of \$78.19, which you are required to pay. The escrow shortage has been spread over 12-months and added to your new monthly payment. If you prefer to pay your escrow account shortage all at once, you may do so online. By paying the shortage amount now, your new monthly mortgage payment will be \$931.62.

Visit our website for up-to-date information about tax and insurance disbursements, recent payments, account balances and more!

### Your new monthly mortgage payment effective in October 2013

Principal and interest	\$751.84
Escrow deposit*	\$179.78
Escrow shortage	\$6.52
<b>Total new monthly payment</b>	<b>\$938.14</b>

Please note: if you pay the shortage amount all at once, your new monthly payment will be \$931.62.

### How we calculated your new monthly escrow payment

To calculate your new monthly escrow payment, we added up the estimated or actual tax and insurance payments on your account for the 12 months starting with October 2013, and divided the total by 12.

CITY TAX	\$1,502.35
HAZARD INS	\$655.00
<b>Total</b>	<b>\$2,157.35</b>

**\*Your new monthly escrow  
payment (one-twelfth of the total) \$179.78**

### Your escrow account projections for the next year

Date	Description	Estimated amounts paid into your escrow account (\$)	Estimated amounts paid out of your escrow account (\$)	Estimated escrow account balance (\$)	Required escrow account balance (\$)
Opening balance				187.25	359.55
October		179.78		367.03	539.33
November		179.78		546.81	719.11
December	CITY TAX	179.78	245.89	480.70	653.00
January		179.78		660.48	832.78
February		179.78		840.26	1,012.56
March		179.78		1,020.04	1,192.34
April		179.78		1,199.82	1,372.12
May		179.78		1,379.60	1,551.90
June		179.78		1,559.38	1,731.68
July		179.78		1,739.16	1,911.46
August	CITY TAX	179.78	1,256.46	662.48	834.78
September	HAZARD INS.	179.78	655.00	187.26	359.56*

\* Your required escrow account balance is the amount required by federal law, state law and your mortgage contract. It may include a cushion of up to \$359.56 (up to 2/12ths of the total estimated amount being paid out of your escrow account).

Tear off here

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### Escrow analysis coupon

If you prefer to pay your escrow account  
shortage all at once, you may do so online.

JEFF R TARSHA

Loan Number  
Amount due

\$78.19



## Escrow Account History

This is a statement of actual activity in your escrow account shown in comparison to the projections we used in your prior escrow analysis.

		Amounts paid into your escrow account		Amounts paid out of your escrow account		Escrow account balance	
Date	Description	Estimated (\$)	Actual (\$)	Estimated (\$)	Actual (\$)	Estimated (\$)	Actual (\$)
Opening balance						1,351.71	1,257.60
May		176.38	176.38			1,528.09	1,433.98
June		176.38	176.38			1,704.47	1,610.36
July	CITY TAX	176.38	176.38		1,256.46*	1,880.85	530.28
August	CITY TAX	176.38	176.38	1,319.86	*	737.38	706.66
September	HAZARD INS.	176.38	*	561.00	655.00*	352.76	51.66
October		176.38	*			529.14	51.66
November		176.38	*			705.52	51.66
December	CITY TAX	176.38	176.38	235.71	245.89*	646.19	-17.85
January		176.38	1,234.66*			822.57	1,216.81
February		176.38	176.38			998.95	1,393.19
March		176.38	*			1,175.33	1,393.19
April		176.38	529.14*			1,351.71	1,922.33
August	CITY TAX		E		1,256.46E	1,351.71	665.87
September	HAZARD INS.		176.38 E		655.00E	1,351.71	187.25

\* An asterisk (\*) beside an amount indicates a difference from projected activity either in the amount or the date. The letter (E) beside an amount indicates that the payment or disbursement has not yet occurred, but is estimated to occur as shown.

Last year, we estimated that the total amount paid out of your escrow account would be \$2,116.56.

Under federal law, your lowest actual escrow account balance should not have been more than \$352.76. Your required escrow account balance is the amount required by federal law, state law and your mortgage contract. In addition to the actual projected disbursements from the account, your escrow account balance may include an amount not greater than one-sixth (1/6) of the estimated total annual disbursements from the escrow account.

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you do not want us to use the information from your check to make a one time electronic funds transfer or if you have any questions, please call us at the phone number shown on the front of this statement.

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### Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

Suite no.

City

State

Zip code

Home telephone

Business telephone

Extension

E-mail address